



# **UNDERSTANDING ASSET BUILDING AND BENEFITS FOR PEOPLE WITH DISABILITIES**

Part One – September 11, 2013

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- This is webinar is the first in a two-part series.
- Access to Part Two (*Sep. 19<sup>th</sup>, 3pm ET*) is only given to those who attended Part One.
- You will be sent an email following this webinar with the link and password for Part Two.
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# Host



***Nakia Matthews***  
***Technology & Media Manager***  
**National Disability Institute**

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# National Disability Institute

A national research and development organization with the mission to promote income preservation and asset development for persons with disabilities and to build a better economic future for Americans with disabilities.





## NDI's Real Economic Impact Network

- An alliance of organizations & individuals dedicated to advancing the economic empowerment of people with disabilities.
- Consists of more than 900 partners in more than 100 cities in US.
- Includes non-profits, community tax coalitions, asset development organizations, financial education initiatives, corporations & private-sector businesses, federal/state/local governments & agencies, and individuals & families with disabilities.
- All partners join forces to embrace, promote & pursue access to & inclusion of people with disabilities in the economic mainstream.

# Presenter



***Sharon Brent***

***Senior Advisor***

**National Disability Institute**

# Providing Resources-Applying For SSA Benefits

- [www.socialsecurity.gov](http://www.socialsecurity.gov) –BEST Tool Kit
- Checklist for Developing an initial Application
- Meeting the medical Test-Initially

# What Meets SSA's Definition of Disability?

- The inability to engage in Substantial Gainful Activity (SGA) 2013 \$1,040/\$1,740
  - Medically determined physical or mental impairments or combination of impairments
  - Expected to result in death or last at least 12 months

## Medical Eligibility for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)

- SSDI and SSI are medically evaluated the same when making a medical determination.
- Some people are eligible for both SSDI and SSI
- The Disability Determination Service – State Contracted with SSA makes medical decisions.

# Steps to Eligibility

- Initial Claim—Keep Copies
  - Learn about disability definitions go to:  
<http://www.ssa.gov/disability/professionals/bluebook/index.htm>
  - Complete paperwork-give examples of disability interfering with daily activities
  - Provide correct information of medical sources, cities, dates treated
  - Respond to additional request for information.
  - Contact DDS periodically to check on receipt of medical information



# Steps to Eligibility

- If denied a person has 60 days to file Reconsideration
- If 2<sup>nd</sup> denial a person has 60 days to file to go to an Administrative Law Judge

# What is Social Security Disability Insurance (SSDI)?

- SSDI is a program term not MEDICAL term.
- Social Security Disability Insurance (SSDI) is a Title II Benefit.
- SSDI benefits are based on a person's work history looking at length of time and amount of money earned in F.I.C.A. SSDI check amount will vary from person to person.
- A person could also qualify for SSDI when connected legally to an open work history of a parent.

# What is Medicare?

- 24 months after a person is eligible for SSDI they will be eligible for Medicare.
  - Part A= Hospitalization – No Premium
  - Part B= Medical Services – Monthly Premiums
  - Part C= Medicare Advantage
  - Part D= Prescription Drugs – Premium cost varies

# SSDI Work Incentives & Wages

These are the list of programs under SSDI called Work Incentives:

- Trial Work Period = \$750/Month 2013 = Protected while working
- Extended Period of Eligibility=SGA \$1,040/Month 2013 = Safety Net
- Extended Medicare Coverage = Keeps Medicare even with no SSDI
- Special Rules for the Blind = SGA \$1740/2013
- Impairment Related Work Expenses = out of pocket expenses
- Section 301 = Protects benefits when not medically eligible
- Special Condition/Subsidies =Calculating Value of Work
- Expedited Reinstatement = Quick method to get cash benefit back
- Ticket to Work Program = Vocational Services to Return to Work

# What is Supplemental Security Income (SSI)?

- Supplemental Security Income (SSI) is a Title XVI program term not MEDICAL term.
- SSI comes from Federal Income Tax which is Tax Payer dollars.
- One of the criteria for SSI is based on a person's financial picture : Unearned Income, Wages, Resources
- Federal Benefit Rate Maximum: 2013 equals \$710—Cash Benefit comes 1<sup>st</sup> day of month.

# What is Medicaid?

- The Medicaid Program is administered by each State.
- SSI eligibility opens one of the State Medicaid doors.
- Most States follow the Federal SSI eligibility rules to determine Medicaid eligibility.
- Some states automatically determine Medicaid eligibility. Some states you are required to apply.

# What are Medicaid Waivers?

- Each state has developed with CMS (Center for Medicare and Medicaid Services) to waive State Plan Medicaid rules.
- Waivers can add services not found in regular Medicaid, specific disabilities, specific geography, control number of eligible' s.
- Waivers do not move from State to State
- Most Waivers require eligibility to State Medicaid to be eligible for a Waiver.

# SSI Work Incentives and Wages

- Sample of a SSI wage Formula:

\$1085 gross Wages

-20 General Exclusion

-65 Earned Income Exclusion

Wages = \$1085.00

\$1000 New Countable Wage

New SSI = 210.00

\$1295.00

\$1000 ÷ 2 = \$500 New Countable Wage

\$710 Federal Benefit Rate for SSI 2013

- 500 Countable Wage

\$210 New SSI



# SSI Work Incentives and Wages

- SSI Work Incentives enhance economics and can protect Medicaid
  - Student Earned Income Exclusion= **excludes wages**
  - Blind Work Expense= **Out of pocket expenses**
  - 1619a= **Protects against SGA**
  - 1619b = **Protects State Medicaid**
  - Plan For Achieving Self-Support (PASS)= **Saving for Occupation**
  - Property Essential for Self-Support (PESS)=**Protects Some Resources**
  - Impairment Related Work Expense (IRWE)=**Out of Pocket Expenses**
  - Section 301= **Protects benefits when not medically eligible**
  - Special Condition/Subsidies=**Calculating Value of Work**
  - Expedited Reinstatement= **Quick method to get benefit back**
  - Ticket to Work=**Vocational Services to Return to Work**



# Contact Information

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# Questions & Answers



# Wrap-Up & Thank You

Join us for *Benefits Planning,  
Part 2*

Thursday, September 19th  
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